IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Art Unit: 2134 Examiner: Gee, Jason Kai Yin

In Re: Vincent Cedric Colnot

Case: P1986 Serial No.: 10/696,652 Filed: 10/30/2003

Subject: Method and Apparatus for Securing Online Transactions Over the Phone

Commissioner for Patents P.O. Box 1450 Alexandria VA 22313-1450

Dear Sir:

Response C